

Sr. No.	Page #	Point / Section #	Category (Eligibility/ Scope / Commercial / Legal / General / Any Other)	Original RFP Clause	Comment/ Suggestion/ Deviation	Bank's Reply
1	33	Point 1 Note	Annexure 02 - Evaluation Terms, B. Commercial Bid, Part V - Format of experience letter	Note: Provide copies of declaration from bank, work orders and proof of services provided clearly mentioning the card networks and volume processed. Work orders and proof of orders will be verified, if required. The declaration from the respective customer to be addressed to Bank of Baroda only. The format of experience letter from Bank is attached at the end of part "V" for submitting the same as technical criteria.	As a general practice most of the private sector banks provide only emails. Also, few PSU's share references in their format. We will provide the masked PO's and contract copies. Please confirm and advise.	RFP clause remains same.
2	57	Annexure 11 - Project details Scope of Work	o. Service Levels (Uptime Guarantee)	Service Levels (Uptime) Penalty amount 99.5 % and above No Penalty Above 98.5% and below 99.5% 2% of the processing fees paid for the month Above 97.5% and below 98.5% 3% of the processing fees paid for the month Above 96.5% and below 97.5% 5% of the processing fees paid for the month Above 95.5% and below 96.5% 10% of the processing fees paid for the month Below 95.5% 50% of the processing fees paid for the month	Service Levels (Uptime) Penalty amount 99.5 % and above No Penalty Above 98.5% and below 99.5% - 2% of the processing fees paid for the month Above 97.5% and below 98.5% - 3% of the processing fees paid for the month Above 96.5% and below 97.5% - 5% of the processing fees paid for the month Above 95.5% and below 96.5% - 10% of the processing fees paid for the month Above 92.5% and below 95.5% - 20% of the processing fees paid for the month Below 92.5% - 50% of the processing fees paid for the month	RFP clause remains same.
3	56	Annexure 11 - Project details Scope of Work	j. Compliances	The 5 points herein require the bidder to support Bank's joining new schemes, compliance to revised mandates by schemes, industry and regulatory bodies without any additional cost to Bank	As it is not possible for bidder to envisage future changes mandated by Schemes, regulatory bodies, EMV Co. or PCI org, we request Bank to amend this clause whereby costs will be mutually discussed basis man-day efforts for implementation of revised guidelines.	RFP clause remains same.
4	55	Annexure 11 - Project details Scope of Work	d. Transaction authentication process flow:	16. Bidder to support the transaction system if the Bank provide data as per Tokenised mechanism (Capable of handling tokenisation method). The tokenisation mechanism to be supported in line with RBI guidelines.	Currently only PAN is tokenised. Please advise what additional data Bank requires / expects to be tokenised, whereby costs will be mutually discussed basis man-day efforts for implementation of revised guidelines.	RFP clause remains same.
5	57	Annexure 11 - Project details Scope of Work	p. Future modifications/ enhancements	In case the Bank joins any other payment network / takes over or merges with any other Bank and/ or requires transaction processing for any other subsidiary/ associate of the Bank in future, the selected service provider should accommodate the same without any additional cost to the Bank.	In case of a merger, please advise apart from BIN additions, what other changes are expected by Bank, whereby costs will be mutually discussed basis man-day efforts for implementation of revised guidelines.	RFP clause remains same.

6	57	Annexure 11 - Project details Scope of Work	p.Future modifications/ enhancements	In the event of any modifications/ changes in the processes / specifications for any of the deliverables, etc., selected service provider will have to accommodate the same at no additional cost to the Bank. Any modifications / new requirements suggested by the Regulatory authorities viz., RBI / IBA / Network associations etc., needs to be carried out without any additional cost to the Bank.	As put forth in point 3 above, we request Bank to amend this clause whereby costs will be mutually discussed basis man-day efforts for implementation of revised guidelines.	RFP clause remains same.
7	30	8	Eligibility	Eligibility Criteria 8: The Bidder must be Net profit making entity continuously for the last three years i.e. financial years –2019-20, 2020-21 and 2021-22 OR The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years.	Requesting Bank to modify the clause as; The bidder should be Net profit making entity in at least one financial year out of last three financial years (i.e. 2019-20,2020-21, and 2021-22) OR The bidder should be Net profit making entity in at least two financial years out of last four financial years (i.e. 2018-19,2019-20,2020-21, and 2021-22) OR The net worth of the bidder should be positive for the three last three financial years((i.e. 2019-20, 2020-21 and 2021-22)	RFP clause remains same.
8	53	c2	Annexure 11 - Project Details Scope of work	Setup and implementation with the Bank's host / card schemes (after all necessary testing/ sign offs, production movement, including Bank, Bank's vendor and third party dependencies, etc.) should be completed within 6 weeks from the date of Purchase Order.	Request Bank to provide atleast 8 weeks for Setup & Implementation	RFP clause remains same.
9	55	e	Annexure 11 - Project Details Scope of work	The solution/ application proposed by the bidder should have rule based, real time fraud risk management capabilities implemented.	Request Bank to modify this clause as "The solution/ application proposed by the bidder should have rule based, real time fraud risk management capabilities implemented / Under Implementation"	RFP clause remains same.
10	6	3) Contract period	Legal	The tenure of the contract for cards plastic supply will be for the period of 3 (Three) years from the date of purchase order with an option to further extend the same by a period up to 2 (Two) years at discretion of the bank. The period of extension of 2 (Two) years shall be with same Terms & Conditions as agreed upon in Service Level Agreement between successful bidder & Bank	Bidder understands that the RFP is for AUTHENTICATION CONTROL SERVER (ACS). Please let us know if bank request for Cards plastic supply. If not required, request deletion of this statement. Bidder suggests that the extension shall be on mutually agreed basis. After expiry of the initial 3 years term, extension term shall be mutually agreed between Bidder and bank.	The tenure of the contract for the services will be for the period of 3 (Three) years from the date of purchase order with an option to further extend the same by a period up to 2 (Two) years at discretion of the bank. The period of extension of 2 (Two) years shall be with same Terms & Conditions as agreed upon in Service Level Agreement between successful bidder & Bank

11	9	10) Termination	Legal	<p>10.2.At any time during the course of the RFP process or before the award of contract or after execution of the contract that one or more terms and conditions laid down in this Request For Proposal has not been met by the bidder or the bidder has made material misrepresentation or has given any materially incorrect or false information. Bank may terminate his contract and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further bank may impose such restriction/s on the defaulting bidder as it deemed fit.</p> <p>10.3.After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same, In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract.</p>	<p>Bidder suggest that before invoking the performance bank guarantee, bidder should be notified in advance and provided in opportunity to be heard on bidder's position.</p> <p>10.3 bidder suggest deletion of this paragraph <i>"In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract."</i></p>	RFP clause remains same.
12	54	Section 1 (n) of Annexure 11	Legal	<p>Selected service provider will have to ensure data retention related to the authentication services as per the regulatory guidelines and will have to provide the same as and when required by the Bank in appropriate usable format. In case of non-compliance of the same, any penalty / loss to the bank will be attributed to the selected service provider and the same will be recovered from the monthly billing of the selected service provider.</p>	<p>Please clarify the data retention period followed by bank.</p> <p>Also, please clarify the Bank's usable format.</p>	<p>Data Retention period on Live Environment is 10 years from the date of first transaction. After 10 years, the raw data should be shared with the Bank in the usable format. Usable format means the Bank can use the data to identify any disputed transactions in future.</p> <p>In case of change of service provider after the expiry/termination of agreement/new RFP, the existing Service Provider will share the data to the Bank in the usable format and readable/accessible format so that new vendor can access the same in an easy manner within a reasonable period for smooth on boarding of a new vendor.</p>
13	57	Section 1 (o) of Annexure 11	Legal	<p>Any downtime beyond allowable downtime will attract penalty and the same will be deducted from the billing of the selected service provider. The penalty will be deducted from the monthly billing of the selected service provider as under:</p> <p>Service Levels (Uptime)-Penalty amount</p> <p>99.5 % and above-No Penalty</p> <p>Above 98.5% and below 99.5%-2% of the processing fees paid for the month</p> <p>Above 97.5% and below 98.5%-3% of the processing fees paid for the month</p> <p>Above 96.5% and below 97.5%-5% of the processing fees paid for the month</p> <p>Above 95.5% and below 96.5%-10% of the processing fees paid for the month</p> <p>Below 95.5%-50% of the processing fees paid for the month</p>	<p>Bidder Suggest that the service level uptime penalty in a month shall not exceed more than 10% of the monthly invoice amount.</p> <p>Please clarify whether the penalty will be calculated on a percentage slab wise basis.</p>	RFP clause remains same.

14	58	Section 5 of Annexure 11	Legal	Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items and professional fees quoted by the bidder in the price bid against such activity / item.	Bidder Suggest that withholding of payment shall no exceed more than 60 days. Any dispute on the invoice or default on part of the bidder shall be notified with the supporting documents to the bidder and has to be resolved on a mutually agreed timelines.	RFP clause remains same.
15	72	Section 8 of Annexure 16	Legal	8.1 Without prejudice to other rights and remedies available to BOB, BOB shall be entitled to set-off or adjust any amounts due to BOB under this agreement from the Service Provider against payments due and payable by Bank to the Service Provider for the services rendered. 8.2 The provisions of this Clause shall survive the termination of this Agreement.	Bidder suggest that before any action taken related to Setting off and adjustment of payments, bidder shall be promptly notified with the supporting documents. Also, bidder should be given an opportunity to explain our position.	RFP clause remains same.
16	73	Section 11 of Annexure 16	Legal	Confidentiality provision	Responder suggest this provision on a mutual term. Bidder suggest the obligation shall survive 3 years from the date of expiry or termination	RFP clause remains same.
17	75	Section 12 of Annexure 16	Legal	12.1 The Service Provider shall, at its own expense, indemnify, defend and hold harmless BOB and its officers, directors, employees, representatives, agents respective directors, and assigns from and against any and all losses and liability (including but not limited to liabilities, judgments, damages, losses, claims, costs and expenses, including attorneys fees and expenses) that may be occurring due to.... breach of any terms, representation or false representation or inaccurate statement or assurance or covenant or warranty of the Service Provider under this assignment the Service Provider shall refund to the Bank the amount paid for the infringing deliverable's and bear the incremental costs of procuring a functionally equivalent deliverables from a third party selected by bank, 12.2 In the event of Service Provider not fulfilling its obligations under this clause within the period specified in the notice issued by BOB, BOB has the right to recover the amounts by invoking the security or the mount due to it under this provision from any amount payable to the Service Provider under this project.	Bidder request deletion of this provision " <i>the Service Provider shall refund to the Bank the amount paid for the infringing deliverable's and bear the incremental costs of procuring a functionally equivalent deliverables from a third party selected by bank,</i> " Bidder suggests that Indemnity provision to be mutually discussed and separately agreed between Bidder and Bank basis the evaluation of Technical and Commercial proposal. Bidder suggest that Bank to ensure compliance in relation to consent or collection or process of personal data from its customer or end customer. Bidder shall not be held responsible for any claims in relation to process of the data of Bank's customer.	RFP clause remains same.

18	76	Section 13 of Annexure 16	Legal	<p>2. Whereas title to all inventions and discoveries made jointly by the parties resulting from the Work performed as per this agreement shall reside jointly between the parties. Both the parties shall mutually decide the future course of action to protect/ commercial use of such joint IPR. The Intellectual Property Rights shall be determined in accordance with Indian Laws.</p> <p>3. Without prejudice to above paras all the interim/ final deliverables shall be property of bank. Subject to requisite payments the service provider deemed to grand exclusive, perpetual rights to use of the deliverables in favour of bank.</p>	<p>Bidder required clarification on the applicability of this provision under this project.</p> <p>As this Hosted environment model, all the IP rights of the software, documentation etc... shall be only with the Bidder</p>	RFP clause remains same.
19	76	Section 15 of Annexure 16	Legal	<p>15.1 Service Provider shall be liable to pay penalty of 10% to the contract value per week or part thereof for not adhering to the time schedules.</p> <p>15.2 If the Service Provider fails to complete the due performance as per this Agreement, BOB reserves the right to terminate the contract and recover Liquidated Damages 10% of contract value.</p> <p>15.3 Both the above Penalty and Liquidated Damages are independent of each other and leviable applicable separately and concurrently.</p> <p>15.4 The Penalty and Liquidated Damages are not applicable in case the delay is for reasons attributable to the BOB and Force Majeure. However, it is the responsibility of the Service Provider to prove that the delay is attributed to BOB and Force Majeure. The decision taken by BOB in this regard shall be final and Service Provider shall not dispute the same.</p> <p>15.5 If the Service Provider fails to perform its obligation as per this Agreement then BOB reserves the right to get the balance work executed by another Service Provider as per choice of BOB and Service Provider shall be liable to bear the expenditure which BOB may incur for the execution of balance work and its completion.</p>	<p>Bidder suggests that Liquidated Damages and penalty shall be subject to cap which shall not exceed 10% of the total monthly invoice amount actually raised by the Bidder for that particular month or actually received amount from Bank for that particular month.</p> <p>Bidder request deletion of this provision "<i>The decision taken by BOB in this regard shall be final and Service Provider shall not dispute the same.</i>"</p> <p>Bidder requires that any Liquidated Damages and penalty due to delay in the performance shall be mutually discussed and agreed between the bidder and bank.</p>	RFP clause remains same.

20	77	Section 16 of Annexure 16	Legal	<p>The BOB shall have the option to terminate this agreement and/ or any particular order, in whole or in part by giving Service Provider at least 30 days prior notice in writing.</p> <p>Immediate termination in case:</p> <ul style="list-style-type: none"> •An attachment is levied or continues to be levied for a period of 7 days upon effects of the contract. •If deductions on account of penalty exceeds more than 3 times in a financial year. <p>16.2 During the agreement, if the Service Provider does not perform satisfactorily or delays execution of the contract, BOB reserves the right to cancel the contract and to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the Service Provider is bound to make good the additional expenditure, which the BOB may have to incur to carry out bidding process for the selection of a new Vendor and for execution of the balance of the contract. This clause is applicable, if for any reason, the contract is terminated on the defaults mentioned above.</p> <p>16.3 BOB reserves the right to recover any dues payable by the Service Provider from any amount outstanding to the credit of the Service Provider, including the pending bills and/or invoking Bank</p>	<p>Bidder requires Bank to provide a minimum notice period of 180 days for termination of Bank's convenience.</p> <p>Bidder suggest deletion of this Provision <i>"In this event, the Service Provider is bound to make good the additional expenditure, which the BOB may have to incur to carry out bidding process for the selection of a new Vendor and for execution of the balance of the contract."</i></p> <p>Bidder suggest deletion of this redlined Provision <i>"BOB reserves the right to recover any dues payable by the Service Provider from any amount outstanding to the credit of the Service Provider, including the pending bills and/or invoking Bank Guarantee, if any, under this contract or any other contract/order."</i></p> <p><i>Bidders suggests to provide termination rights to Bidder for payment delay by Bank for more than thirty days, Bidder's inability to perform the services due to future change in law or regulations or inability to obtain license or approvals or consents from regulatory to provide the services in future.</i></p>	RFP clause remains same.
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21	79	Section 21 of Annexure 16	Legal	<p>21.1 Notwithstanding, the contents of para 2 of this clause, the Service Provider 's aggregate liability in connection with obligations undertaken as a part of this Project whether arising under this project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be actual and limited to the total contract value.</p> <p>21.2 The Service Provider 's liability in case of claims against BOB resulting from its willful misconduct or gross negligence, loss suffered by BOB due to damage to real or tangible or intangible property by Service Provider, its employees and/ or subcontractors or loss suffered by BOB due to infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p> <p>21.4 Under no circumstances BOB shall be liable to the Service Provider for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if BOB has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business.</p>	<p>Bidder suggests that the liability of Bidder arising out of this RFP or Service Level Agreement shall in no event exceed the one year fees actually received by the Bidder in the last 12 months from which the claim arose.</p> <p>Bidder suggest that liability for gross negligence and misconduct shall be subject to liability cap.</p> <p>Bidder require clarification on the definition of contract value.</p> <p>Bidder suggests that Limitation of Liability provision to be mutually discussed and separately agreed between Bidder and Bank basis the evaluation of Technical and Commercial proposal.</p> <p>Bidder suggest deletion of the statement "direct" in both 21.4 and 21.5</p>	RFP clause remains same.
22	80	Section 25 of Annexure 16	Legal	NON – SOLICITATION	<p>Bidders suggests to provide termination rights to Bidder for payment delay by Bank for more than thirty days, Bidder's inability to perform the services due to future change in law or regulations or inability to obtain license or approvals or consents from regulatory to provide the services in future.</p>	RFP clause remains same.
23	NA	NA	Legal	General	<p>Bidder suggests to mutually discuss and agree on the following provisions: 1. General Disclaimer of Warranty on Software or Use of the Services. 2. Suspension of Services for Payment Delay, Change in Law, Security Reasons etc., 3. UAT Signoff Process 4. Non-Solicitation.</p>	RFP clause remains same.
24	Page 53	Annex 11.C.8	Scope of Work	The selected service provider will have to migrate, if required the existing card data to the proposed solution without any service impact to the existing customers.	Will the bank be able to transfer the cards as file or call a Web Service for migration?	Will be discussed with successful bidder.
25	Page 54	Annex 11.C.9	Scope of Work	Selected service provider will have to ensure compatibility of the systems, data formats, connectivity, etc. at all levels for successful implementation and functioning of the services.	Are there any specs to be shared?	Will be discussed with successful bidder.

26	Page 54	Annex 11.D.12	Scope of Work	Should be capable of approving transactions for onward/inward routing and authorization through Bank's debit card switches.	In the standard 3ds flow the merchant forwards the transaction after the authentication to the authorisation. This is not in scope of the ACS and can not be introduced by the ACS. Which scenario is this? What specific routing is needed hereto	RFP clause remains same.
27	Page 58	Annex 11.Q.2	Scope of Work	Solution should also provide CAPTCHA support during transaction approval, if needed.	Captcha might be violating the guidelines of scheme networks	RFP clause remains same.
28	Page 53	Annex 11.C.2	Scope of Work	Setup and implementation with the Bank's host / card schemes (after all necessary testing/ sign offs, production movement, including Bank, Bank's vendor and third party dependencies, etc.) should be completed within 6 weeks from the date of Purchase Order	Time frame is 6 weeks which is too short for implementation, migration and Go live. Our request is to relax to 12 weeks.	RFP clause remains same.
29	Page 55	Annex 11.D.14	Scope of Work	The product should be capable to integrate with the all the bank's Switches. Should also be able to integrate with any other switch if any Switch Changes is done by Bank.	Which switches to be integrated?	Will be discussed with successful bidder.
30	Page 20	Phase I - point 2	Technical Criteria Evaluation	Bidder Company's capability/strength and Ability & experience of the proposed Engagement Team handling ACS project in any of the FY 2020-21 and 2021-22.	Please confirm that a letter sign by our authorized signatories confirming volume of transactions processed will suffice bank's requirement?	Certificate clearly indicating the card transaction volumes handled, services provided etc. is required from respective bank and should be addressed to Bank of Baroda.
31	Page 30	Financial B.8	Eligibility Criteria	The Bidder must be Net profit making entity continuously for the last three years i.e. financial years –2019-20, 2020-21 and 2021-22 or The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years.	In order to showcase net worth of last 3 years we will be considering 2019-2020 data (31st March 2020) and 2022-23 (31st March 2023). Hope this if fine.	RFP clause remains same.
32	6	3. Contract period	Legal	The tenure of the contract for cards plastic supply will be for the period of 3 (Three) years from the date of purchase order with an option to further extend the same by a period up to 2 (Two) years at discretion of the bank.	Request the Bank to provide more clarity on "contract for cards plastic supply".	The tenure of the contract for the services will be for the period of 3 (Three) years from the date of purchase order with an option to further extend the same by a period up to 2 (Two) years at discretion of the bank. The period of extension of 2 (Two) years shall be with same Terms & Conditions as agreed upon in Service Level Agreement between successful bidder & Bank
33	8	6. Performance Guarantee	Legal	6.1. The successful Bidder shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure 14 to the extent of 3% of the Contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations.	Request the bank to give 45 days time to furnish the Performance Bank Guarantee.	RFP clause remains same.
34	9	11. Insurance Coverage	Legal	Selected bidder is required to have sufficient insurance coverage to cover any damage/ loss to bank for the actual amount arising from the part of the bidder or by any person assigned by the selected bidder during the entire contract period.	Request the Bank to clarify whether Bank is demanding for an exclusive policy for this project or our general policy which shall cover the same requirements will be considered?	RFP clause remains same.
35	19	1. Evaluation process	General	A three stage process is adopted for selection of the Bidder:	There seems to be a typo error. Three stage process is mentioned instead of two.	Please read the same as two instead of three.

36	20	Phase I - Technical Criteria Evaluation	3. ACS product technical strength and functional capabilities	a) Proposed bidder is live with 3DS 2.0 mandate (Documentary proof from network and bank to be submitted) (15 marks)	Request the Bank to accept the certification mail received from the Networks only.	RFP clause remains same.
37	20	Phase I - Technical Criteria Evaluation	3. ACS product technical strength and functional capabilities	b) Proposed bidder completed 8 digit BIN enablement in ACS system for processing of transactions and authentication with at least one public/private sector bank (Documentary proof from network & bank to be submitted) (15 marks)	Request the bank to accept the self-declaration that the successful bidder will support 8 digit BIN.	RFP clause remains same.
38	22	B. Commercial Bid	Commercial	Bidder A: Total Amount (Rs.) for given Volume: 1,10,00,000	Request the Bank to confirm if the total amount should not be 1,32,00,000.	For Bidder A: Please read the Total Amount for given Volume as Rs. 1,32,00,000 instead of Rs. 1,10,00,000.
39	23	Key points to note:	Commercial	There shall not be any separate charges payable by the Bank to the selected bidder for activity for certification/ approval or for any other activity as required by Visa/MasterCard/NPCI in the approval process in force now or in future.	Request the Bank to bear the cost of certification. Network certifications are to be managed by the Bank as they are the members of the Schemes/Networks and therefore the associated costs are to be borne by the Bank.	RFP clause remains same.
40	26	I. General Information:	General	11. Staff Strength as on 31.12.2022	The year should be 2022 or 2023?	RFP clause remains same.
41	33	Part "V" 1.	Experience	Note: Provide copies of declaration from bank, work orders and proof of services provided clearly mentioning the card networks and volume processed.	Request the Bank to consider volumewise for total of card networks and instead of network wise.	RFP clause remains same.
42	34	Part "V" 4. Technical Criteria	Eligibility	5. Bidder to support 8 Digit BIN configuration and its transaction processing as per Visa /Mastercard standards and by NPCI in future.	Request the Bank to accept the self-declaration.	RFP clause remains same.
43	36	Reference Letter	General	Reference Letter	Request the Bank to accept reference letter from client as provided in their format covering volume of transactions.	RFP clause remains same.
44	36	Reference Letter	General	Note: Separate tables should be provided for each card type (debit/credit/prepaid) in case the same service provider is providing the ACS services to the Bank.	Request the Bank to not ask for bifurcation among prepaid/debit/credit card for each type as ACS process is similar.	RFP clause remains same.
45	53	a. Volume	Scope	Indicative volume of debit card online transactions for Bank and its Sponsored RRBs are at least 6 Crores transactions per year.	Request the Bank to provide actual present debit card online transactions and SMS volume per day/month.	Will be discussed with successful bidder.
46	53	c. Setup, Implementation, Migration, etc.:	Legal	2. Setup and implementation with the Bank's host / card schemes (after all necessary testing/ sign offs, production movement, including Bank, Bank's vendor and third party dependencies, etc.) should be completed within 6 weeks from the date of Purchase Order.	Request the Bank to give 10 weeks time from the date of Purchase Order for Setup and implementation with the Bank's host / card schemes excluding the certification timelines from all the card schemes.	RFP clause remains same.
47	54	d. Transaction authentication process flow:	Scope	2. Sending an OTP to the cardholder on his/ her registered mobile number for ecommerce transactions which should be valid for pre-configured period from the OTP generation time. OTP must expire if used once within the validity period. A provision is also required to send an OTP or notification about dispatch of OTP through email on the registered email ID of the cardholder.	However cost of OTP through Email is not included in commercial format. Is this to be quoted by the successful bidder later?	RFP clause remains same.

48	54	d. Transaction authentication process flow:	Scope	9. OTP delivery in other channel- Email also to be provided. OTP/Message format, from email address and Display message in Screen should be configurable.	However cost of OTP through Email is not included in commercial format. Is this to be quoted by the successful bidder later?	RFP clause remains same.
49	55	d. Transaction authentication process flow:	Scope	14. The product should be capable to integrate with the all the bank's Switches .Should also be able to integrate with any other switch if any Switch Changes is done by Bank.	Post Go-Live, integration with other switch vendors will undergo change management process and suitable commercials will be applicable.	RFP clause remains same.
50	55	f. Co-ordination:	Scope	The selected service provider will have to coordinate with the Bank's switch vendor, SMS vendor, respective payment card scheme, IT team, etc. in liaison with our Department wherever necessary, for implementation, carrying out changes and smooth functioning of the services during contract period.	Initial call will be made by the successful vendor. In the event of no response it will be escalated to the bank for necessary follow up and for final closure. The final responsibility for providing the data will rest with the bank. Further Bank must have entered into SLA with Switch, SMS vendor on whom successful vendor have no control.	RFP clause remains same.
51	55	g. SMS OTP:	Scope	Bank will use its existing SMS service for sending OTP. However, the service provider should have fall back arrangements in case of exigency and failure of Bank SMS services.	However in Annexure 13 - Commercial Bid on page number 61, the SMS for OTP is included in TCO. Request the Bank to rectify this SMS services for sending OTP as optional item (excluded / separated from TCO).	RFP clause remains same.
52	57	p. Future modifications/enhancements	Scope	In the event of any modifications/ changes in the processes / specifications for any of the deliverables, etc., selected service provider will have to accommodate the same at no additional cost to the Bank.	In case of major changes a suitable commercials will be discussed by following the Change Management/ Request process.	RFP clause remains same.
53	58	5. Payment Terms	Commercial	The Bank will pay invoices within a period of 30 days from the date of receipt of undisputed invoices.	Request the Bank to release the payment within 15 days of undisputed invoice.	The Bank will pay invoices once the process of payment is completed from the date of receipt of undisputed invoices.
54	61	Annexure 13 - Commercial Bid	Commercial	Annexure 13 - Commercial Bid	Request the Bank to add a line item for sending OTP via email.	RFP clause remains same.